

ASSISTANT COMMISSIONER FOR PATENTS

WASHINGTON, D.C. 20231

ATTENTION: BOX PATENT APPLICATION

Sir:

Transmitted herewith for filing is the patent application of

Inventor:

For: **SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT
FINANCIAL RISK**

REQUEST AND CERTIFICATION UNDER 35 U.S.C. § 122(b)(2)(B)(i)

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. § 122(b).

Enclosed are:

- (X) Eight (8) sheets of drawings.
- (X) Return prepaid postcard.

CLAIMS AS FILED

FOR	NUMBER FILED	NUMBER EXTRA	RATE	FEE
Basic Fee			\$740	\$740
Total Claims	82 - 20 =	62 ×	\$18	\$1116
Independent Claims	5 - 3 =	2 ×	\$84	\$168
If application contains any multiple dependent claims(s), then add			\$180	\$0
FILING FEE TO BE PAID AT A LATER DATE		\$2024		

- (X) Please use Customer No. 20,995 for the correspondence address.

Michael H. Trenholm
Registration No. 37,743
Attorney of Record

BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No. : 1DATA.045A

Applicants :

For : SYSTEMS AND METHODS FOR
SELECTIVE USE OF RISK MODELS TO
PREDICT FINANCIAL RISK

Attorney : Michael H. Trenholm

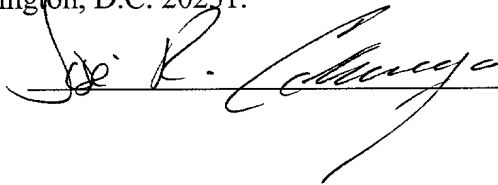
"Express Mail"
Mailing Label No. : EV 026 107 945 US

Date of Deposit : January 7, 2002

I hereby certify that the accompanying

Transmittal letter; Specification in 32 pages; 8 sheets of drawings; Return
Prepaid Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.



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